Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

# Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture ication (for example,	Bryan First name Ernest	Deidre First name Hazel
your d passp	lriver's license or ort).	Middle name	Middle name
Bring your picture identification to your meeting		Walker Last name	Walker Last name
with tr	ne trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>2459</u>	xxx - xx - <u>9786</u>
Indivi	er or federal dual Taxpayer	OR	OR
identi	fication number	<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Walker Bryan **Ernest** Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		Business name  Business name  EIN	Business name  Business name  Business name	
		EIN	EIN	
5.	Where you live	2216 Marmion Avenue	If Debtor 2 lives at a different address:	
		Number Street	Number Street	
		Joliet IL 60436		
		City State ZIP Code WILL	City State ZIP Code	
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street	Number Street	
		P.O. Box	P.O. Box	
		City State ZIP Code	City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		l have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408	

Debtor 1 Bryan Ernest Document Walker Page 3 of 74 Case Number (if known)

Pa	Tell the Court About Yo	ur Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2010) ter 7 ter 11 ter 12		equired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
_		Спар				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.				
		Appli I requ By la less t pay t	cation for Individuals uest that my fee be w w, a judge may, but is than 150% of the offic he fee in installments	to Pay The Filing Fee aived (You may reque s not required to, waive cial poverty line that apply.) If you choose this o	ose this option, sign and attach the in Installments (Official Form 103A).  Installments (Official For	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None	When	Case Number	
			District None	When	Case Number	
			District	When	Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	Debtor District		Relationship to you Case Number, if known  MM / DD / YYYY	
					Relationship to you Case Number, if known  MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obta residence?	ained an eviction judgme	nt against you and do you want to stay in your	
			■ No. Go to line 12 □ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an E	viction Judgment Against You (Form 101A) and file it with	

Debto	r 1	Case 16-1766	8 Doc	1 Filed 05/26/16 Document	Entered 05/26/16 10:30:50 Page 4 of 74 Case Number (if known)	Desc Main	
0010		First Name	Middle Name	Last Name			
Par	t 3:	Report About Any Busine	esses You Owr	ı as a Sole Proprietor			
12.	of a busi indivisepa a co LLC If yo sole sepa	you a sole proprietor any full- or part-time siness? ble proprietorship is a iness you operate as an vidual, and is not a arate legal entity such as propration, partnerhsip, or but have more than one a proprietorship, use a arate sheed and attach it his petition.	■ No. □ Yes.	Go to Part 4.  Name and location of busines  Name of business, if any  Number Street  City  Check the appropriate box to Health Care Business (	State	Zip Code	
				☐ Stockbroker (as defined	te (as defined in 11 U.S.C. § 101(51B)) d in 11 U.S.C. § 101(53A)) defined in 11 U.S.C. § 101(6))		
Par	Cha Ban are deb For busi 11 U	you filing under apter 11 of the nkruptcy Code and you a small business ptor? a definition of small iness debtor, see J.S.C. § 101(51D).	appropriate balance standard balance sta	the deadlines. If you indicate the neet, statement of operations, is do not exist, follow the process am not filing under Chapter 1: am filing under Chapter 11, but he Bankruptcy Code.  am filing under Chapter 11 ar Bankruptcy Code.	burt must know whether you are a small business dat you are a small business debtor, you must attach cash-flow statement, and federal income tax return source in 11 U.S.C. § 1116(1)(B).  1.  1. It I am NOT a small business debtor according to the defend I am a small business debtor according to the defendance of the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the defendance of the small business debtor according to the small business debtor	your most recent or if any of these le definition in	
14.	pro alle of in inde pub Or o pro imn For peris that	you own or have any perty that poses or is ged to pose a threat mminent and entifiable hazard to olic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building needs urgent repairs?		_	ed, why is it needed?		

Number

City

Street

Where is the property? \_

State

ZIP Code

Debtor 1

Bryan Ernest

Page 5 of 74

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
crodit counceling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Bryan Ernest Document Walker

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes			
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.			
			business debts? Business debts are debtestment or through the operation of the busine	-	
		No. Go to line 16c. Yes. Go to line 17.			
		_	owe that are not consumer debts or business of	debts.	
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt per are paid that funds will be available to distri		
18.	•	☐ 1-49 <b>☐</b> 50.00	☐ 1,000-5,000 ☐ 5,001 40,000	25,001-50,000	
	you estimate that you owe?	■ 50-99 □ 100-199 □ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion	
Ра	rt 7: Sign Below				
For	you	correct.	I declare under penalty of perjury that the info		
		•	iter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	• • • • •	
			did not pay or agree to pay someone who is a d read the notice required by 11 U.S.C. § 342	·	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.	
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.		
		/s/ Bryan Ernest Walk Signature of Debtor 1		Deidre Hazel Walker uture of Debtor 2	
		Executed on05/24/2016		uted on05/24/2016 MM / DD / YYYY	

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Debtor 1	Bryan	Ernest	Walker	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Adam Emil Suchy	Date	Date: 05/24/2016	
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Adam Emil Suchy			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	<sub>dress</sub> ndil@geracil	aw.com
6307115	IL		
Bar number	State		

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Fill in this information to identify your case:				
Debtor 1	Bryan	Ernest	Walker	
	First Name	Middle Name	Last Name	
Debtor 2	Deidre	Hazel	Walker	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States  Case Number		rt for the : <u>NORTHERN</u> District of	ILLINOIS (State)	
(If known)				

Check if this is a
amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 14,178
1c. Copy line 63, Total of all property on Schedule A/B	\$ 14,178
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$21,683
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$246,074
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$4,472.08
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,011.00

Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Page 9 of 74 Document Debtor 1 Bryan Ernest Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,896.55 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 211,090.00

\$ 0.00

\$ 0.00

\$ 211,090.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

<b>F</b> : <b>1</b> • • • • • •	Caso 16 176			Entered 05/26/16 10	0:30:50	Desc N	⁄lain	
Fill in this in	formation to identify you	ur case and this filin	g:	0 of 74				
Debtor 1	Bryan	Ernest	Walker					
	First Name	Middle Name	Last Name					
Debtor 2	Deidre	Hazel	Walker					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District	t of <u>ILLINOIS</u> (State)			_		
Case Number						L☐Ch	neck if this	is an
(If known)						an	nended fili	ng
Official Fo	orm 106A/B							
Schedul	e A/B: Proper	rty						12/15
ategory where esponsible for ages, write you	you think it fits best. Be supplying correct infor ur name and case numb	e as complete and ac mation. If more spac er (if known). Answo	ccurate as possible. If two ma	fits in more than one category, liarried people are filing together, les sheet to this form. On the top one an Interest In	ooth are equally	у		
No. Yes.	Describe		any residence, building, land, our entries fro Part 1, includin					
you have at	tached for Part 1. Write	that number here			>			\$0.00
Part 2:	Describe Your Vehicles							
03. Cars, vans No. Yes.	, trucks, tractors, sport  Describe	utility vehicles, mot	orcycles	ecutory Contracts and Unexpired I	Leases.			
	lake: lodel:	Grand Cherokee	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct set the amount of ar Creditors Who H	ny secured cla	ims on Sched	dule D:
Υ	ear:	1999	Debtor 2 only		Current value o	of the	Current val	ue of the
А	pproximate Mileage:	200,000	Debtor 1 and Debtor 2 only	•	entire property	?	portion you	own?
O	ther information:		At least one of the debtors	and another	<b>s</b>	1,000.00	\$	1,000.00
			Check if this is communications)	unity property (see				
M	lake:	Chrysler	Who has an interest in the	property? Check one.	Do not deduct se		•	
N	lodel:	200	Debtor 1 only		the amount of an Creditors Who H	•		
Y	ear:	2014	Debtor 2 only		Current value o	of the	Current val	ue of the
А	pproximate Mileage:	52,000	Debtor 1 and Debtor 2 only  At least one of the debtors		entire property	?	portion you	own?
C	other information:			and another	\$1	0,000.00	\$	10,000.00
			Check if this is communinstructions)	unity property (see				
Examples: No. Yes.  Add the doll	Boats, trailers, motors, person Describe lar value of the portion y	onal watercraft, fishing v	reational vehicles, other vehi vessels, snowmobiles, motorcycle a our entries fro Part 2, includin	g any entries for pages				\$ 11,000.00

Official Form 106A/B Record # 709031 Schedule A/B: Property Page 1 of 6

Debtor 1

Bryan

Case 16-17668

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Desc Main

\$2,320.00

First Name

**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$600 600.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$1,000 1,000.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. figurines \$200 200.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes. 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Everyday clothes \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... 'es Everyday jewelry \$20 20.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$300 300.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here .....---

Debtor 1

Bryan

Case 16-17668

Doc 1

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Document

Last Name

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Desc Main

First Name **Describe Your Financial Assets** 

Part de							
Do	you own or ha	ave any legal (	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions			
16.	Cash						
	No.	ney you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$ 400.00			
17	Deposits of n	nonev		<u> </u>			
	Examples: Che and other simil	ecking, savings, lar institutions. If	or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, you have multiple accounts with the same institution, list each.				
	Yes.		Account Type: Institution name:				
			Checking Account Fifth Third Bank	\$ <u>8.00</u>			
			Checking Account Fifth Third	\$450.00			
				\$ 458.00			
18	Ronds mutus	al funds or nu	ublicly traded stocks	<b>*</b>			
10.			nent accounts with brokerage firms, money market accounts				
	No.						
	=		Landin Roman Communication				
	Yes.	Describe	Institution or issuer name:				
				\$ <u> </u>			
19.	Non-publicly	traded stock a	and interests in incorporated and unincorporated businesses, including an interest in				
	No.						
	Yes. D	Describe	Name of Entity and Percent of Ownership:				
		30001130		\$ 0.00			
20	Government	and corporato	bonds and other negotiable and non-negotiable instruments	Ψ			
20.		=	personal checks, cashiers' checks, promissory notes, and money orders.				
	-		e those you cannot transfer to someone by signing or delivering them.				
	No.	o mondinomo di	s about you cannot a carried to consoling a cannot in grain.				
	Yes.	Describe	Issuer name:				
				\$ <u> </u>			
21.		r pension acco					
	Examples: Inte	erests in IRA, ER	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans				
	No.						
	Yes.	Describe	Type of account and Institution name:				
	<del></del>		401(k) or similar plan 401k	\$Unknown			
				\$ 0.00			
22	Security deno	osits and prep	ayments	<del>*</del>			
			sits you have made so that you may continue service or use from a company				
			ndlords, prepaid rent, public utilities (electric, gas, water), telecommunications				
	No.	. comonto manta	indicate, propara total, passa attitude (dicatale, gas), ratory, colocialistations				
	=		lactitution name or individuals				
	Yes.	Describe	Institution name or individual:				
				\$ <u>         0.0</u> 0			
23.		contract for a	periodic payment of money to you, either for life or for a number of years)				
	No.						
	Yes.	Describe	Issuer name and description:				
				\$0.00			
24.	Interests in a	n education IF	RA, in an account in a qualified ABLE program, or under a qualified state tuition program.				
	26 U.S.C. §§ 5	530(b)(1), 529A(b	o), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):				
		Jeschbe	institution hand description. Coparatory into account of any interesting 17 C.C.C. g of 17(c).	\$ 0.00			
25	Turrete escrite	abla av futura	interests in accounts (ather then existing listed in line 4) and violate as necessary	\$ <u> </u>			
25.		able or future	interests in property (other than anything listed in line 1), and rights or powers				
	No.						
	Yes.	Describe					
				\$ <u> </u>			
26.	Patents, copy	yrights, traden	narks, trade secrets, and other intellectual property				
	Examples: Inte	ernet domain nar	mes, websites, proceeds from royalties and licensing agreements				
	No.						
	Yes.	Describe					
		2 3001100		\$ 0.00			
		l.		¥			

Bryan Debtor 1

Case 16-17668

Filed 05/26/16

Document

Last Name

Entered 05/26/16 10:30:50 Page 13 of 4 humber (if known)

Desc Main

First Name

Middle Name

Doc 1

27.			other general intangibles		
		Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	Danasiba			
	Yes.	Describe		\$	0.00
				Ψ	0.00
Мо	ney or prope	erty owed to yo	1?	Current value of the	
	, , ,	,		portion you own?	
				Do not deduct secured claim	ims
				or exemptions	
28.	Tax refund	s owed to you			
	No.				
	Yes.	Describe			
				\$	0.00
29.	Family sup	-			
	No.	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	=	Dogoribo			
	Yes.	Describe		\$	0.00
30.	Other amou	unts someone c	wes you	·	
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
	_	irity benefits; unpa	d loans you made to someone else		
	No.	December		ı	
	Yes.	Describe		•	0.00
31.	Interest in i	insurance polic	ies	Ψ	0.00
	Examples: I	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe			
			Term Life \$0	e	0.00
32.	Any interes	st in property th	at is due you from someone who has died	Ψ	0.00
	=		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
		cause someone ha	is died.		
	No.			1	
	Yes.	Describe		\$	0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	Ψ	0.00
	-	•	nent disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe			
			Pending Social Security Disability Claim	•	0.00
34	Other conti	ingent and unlig	uidated claims of every nature, including counterclaims of the debtor and rights	<b>\$</b>	0.00
٠	No.	mgont and anni	placed of the of the final and final and the about and rights		
	Yes.	Describe			
				\$	0.00
35.	Any financ	ial assets you d	id not already list		
	No.				
	Yes.	Describe			
				\$	0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		
			er here	\$8	58.00
	Part 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	No.	-	· · ·		
	Yes.				
	_			Current value of the	
				portion you own?	
				Do not deduct secured cla	ims
				or exemptions	

Entered 05/26/16 10:30:50 Page 14 of 4 humber (if known) Filed 05/26/16 Case 16-17668 Desc Main Doc 1 Bryan Debtor 1 Document Last Name First Name 38. Accounts receivable or commissions you already earned No.

	L res.	Describe		\$ 0.00
39.	Office equ	ipment, furnishir	ngs, and supplies	ş <u>U.U</u> U
	-	-	mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.			
	Yes.	Describe		
40	Maabiaaa		and annults and to be to be a second to the	\$ <u>0.0</u> 0
40.		, fixtures, equipr	nent, supplies you use in business, and tools of your trade	
	No.	Dagariba		
	Yes.	Describe		\$ 0.00
41.	Inventory	1		<u> </u>
	No.			
	Yes.	Describe		
	_			\$ <u> </u>
42.	Interests in	n partnerships o	joint ventures	
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		
				\$ <u> </u>
43.		lists, mailing list	s, or other compilations	
	No.			1
	Yes.	Describe		\$ 0.00
44	Any husin	ess-related nron	erty you did not already list	\$0.00
	No.	ooo roiatoa prop	only you are not anough not	
	Yes.	Describe		
		Describe		\$ 0.00
		'		
45.	Add the do	llar value of all o	f your entries from Part 5, including any entries for pages you have attached	
			of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
	for Part 5.	Write that numb	er here>	\$ 0.00
	for Part 5.	Write that numb	n- and Commercial Fishing-Related Property You Own or Have an Interest In.	\$ 0.00
F	for Part 5.	Write that numbe Describe Any Farn f you own or hav	n- and Commercial Fishing-Related Property You Own or Have an Interest In. re an interest in farmland, list it in Part 1.	\$ 0.00
F	for Part 5.	Write that numbe Describe Any Farn f you own or hav	n- and Commercial Fishing-Related Property You Own or Have an Interest In.	\$ 0.00
F	Part 6:	Write that numb Describe Any Farn If you own or hav In or have any le	n- and Commercial Fishing-Related Property You Own or Have an Interest In. re an interest in farmland, list it in Part 1.	\$ 0.00
F	for Part 5.	Write that numbe Describe Any Farn f you own or hav	n- and Commercial Fishing-Related Property You Own or Have an Interest In. re an interest in farmland, list it in Part 1.	\$ 0.00 \$
46.	Part 6:	Write that number of you own or have any le	n- and Commercial Fishing-Related Property You Own or Have an Interest In. re an interest in farmland, list it in Part 1.	
46.	for Part 5.  Part 6:  Do you ow  No.  Yes.  Farm anim	Write that number of you own or have any le	er here	
46.	for Part 5.  Part 6:  Do you ow  No.  Yes.  Farm anim	Write that number of you own or have any le  Describe	er here	
46.	Do you ow No. Yes.  Farm anim Examples:	Write that number of you own or have any le  Describe	er here	\$ <u>0.0</u> 0
46. 47.	Do you ow No. Yes. Farm anim Examples: No. Yes.	Write that number of you own or have any lesseribe	arm-raised fish	
46. 47.	Do you ow No. Yes.  Farm anim Examples: No. Yes. Crops—eif	Write that number of you own or have any le  Describe  Describe	arm-raised fish	\$0.00
46. 47.	for Part 5.  Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eif	Write that number of you own or have any lesseribe  Describe  Describe  Describe  ther growing or have any lesseribe	arm-raised fish	\$0.00
46. 47.	Do you ow No. Yes.  Farm anim Examples: No. Yes. Crops—eif	Write that number of you own or have any lesseribe	arm-raised fish	\$0.00 \$0
46. 47.	for Part 5.  Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Write that number of you own or have any less the same of you own or have any less the same of you own or have any less the same of your or have any less the same of your or have any less the growing or have one your or have any less than your or have any less than your or have one your or have	arm-raised fish	\$0.00
46. 47.	for Part 5.  Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Write that number of you own or have any less the same of you own or have any less the same of you own or have any less the same of your or have any less the same of your or have any less the growing or have one your or have any less than your or have any less than your or have one your or have	arm-raised fish	\$0.00 \$0
46. 47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe Any Farm of you own or have n or have any le  Describe  Describe  Describe  ther growing or have  Describe  fishing equipment	arm-raised fish	\$0.00 \$0
46. 47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Write that number of you own or have any less the same of you own or have any less the same of you own or have any less the same of your or have any less the same of your or have any less the growing or have one your or have any less than your or have any less than your or have one your or have	arm-raised fish	\$0.00 \$0
46. 47. 48.	for Part 5.  Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to No. Yes.	Write that number of you own or have any lesseribe  Describe  Describe  Describe  Therefore growing or have growing or have growing or have growing or have growing equipment.	arm-raised fish	\$0.00 \$0
46. 47. 48.	for Part 5.  Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to No. Yes.	Write that number of you own or have any lesseribe  Describe  Describe  Describe  Therefore growing or have growing or have growing or have growing or have growing equipment.	arm-raised fish  marvested  mark implements, machinery, fixtures, and tools of trade	\$0.00 \$0
46. 47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to Yes.  Farm and to	Write that number of you own or have any lesseribe  Describe  Describe  Describe  Therefore growing or have growing or have growing or have growing or have growing equipment.	arm-raised fish  marvested  mark implements, machinery, fixtures, and tools of trade	\$0.00 \$0

51. Any farm- and commercial fishing-related property you did not already list		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for part 6. Write that number here	<u> </u>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not Lis	st Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 11,000.00	
57. Part 3: Total personal and household items, line 15	\$ 2,320.00	
58. Part 4: Total financial assets, line 36	\$ 858.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 14,178.00	\$ 14,178.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$14,178.00

Official Form 106A/B Record # 709031 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to ident		
Debtor 1	Bryan	Ernest	Walker
	First Name	Middle Name	Last Name
Debtor 2	Deidre	Hazel	Walker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.				
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.				
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_600	<b></b> \$	735 ILCS 5/12-1001(b) - \$600.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00			
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
Brief description:	Everyday clothes	\$_200	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$0.00			
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
Brief description:	Everyday jewelry	\$_20	<b></b>	735 ILCS 5/12-1001(a),(e) - \$0.00			
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit				
Official Form 106C Record # 709031 Schedule C: The Property You Claim as Exempt Page 1 of 2							

Entered 05/26/16 10:30:50 Desc Main Case 16-17668 Doc 1 Filed 05/26/16

Bryan

Ernest Middle Name

709031

Record #

Official Form 106C

Document

Page 17 of 74 Case Number (if known)

Debtor 1

Last Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a) - \$350.00 Brief books, CDs, DVDs & Family \$\_350 description: Photos \$ 300 Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$400.00 Fifth Third, 400.00 Brief \$ 400 description: 100% of fair market value, up to Line from 16 Schedule A/B: any applicable statutory limit Brief Checking Account, Fifth Third 735 ILCS 5/12-1001(b) - \$8.00 \$\_8 Bank, 8.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Fifth Third, 735 ILCS 5/12-1001(b) - \$450.00 \$ 450 450.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, 401k, 0 Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  $\square$  No ☐ Yes.

Schedule C: The Property You Claim as Exempt

Page 2 of 2

Fill in this i	Case 16 176		Eilod 05/26/16	Entered 05/26/ 8 of 74	16 10:30:50	Desc Main	
				0 01 74			
Debtor 1	Bryan	Ernest	Walker				
5	First Name  Deidre	Middle Name Hazel	Last Name Walker				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)				
Case Numbe	er					Check if this	
	1000					amended fil	ling
<u>)πιcial F</u>	<u>Form 106D</u>						
chedule	D: Creditors W	ho Have Cla	ims Secured by F	Property			12/15
			ople are filing together, both age, fill it out, number the e			ny	
	es, write your name and c			,	•	•	
1. Do any cr	editors have claims secure	ed by your property	?				
No. C	theck this box and submit the	nis form to the court	with your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. F	ill in all of the information b	elow.					
	List All Secured Claims						
Part 1:	List All Secured Claims				Column A	Column A	Column C
2. List all s	ecured claims. If a creditor	has more than one	secured claim, list the credito	or separately	Amount of claim	Value of collateral	Unsecured
		· ·	claim, list the other creditors		Do not deduct the	that supports this	portion
As much	as possible, list the claims	in alphabetical order	according to the creditors na	ame.	value of collateral	claim	If any
2.1 Tidewa	ater Motor Credit	Des	scribe the property that secure	es the claim:	\$ <u>20,183.00</u>	\$ <u>10,000.00</u>	\$ <u>10,183.0</u> 0
Creditor's	s Name	201	14 Chrysler 200 with over 52,	000 miles			
	ndian River Rd						
Number	Street						
			of the date you file, the claim	is: Check all that apply.			
Virgini	a Beach VA	23464	Contingent Unliquidated				
City	State	Zip Code	Disputed				
Who owe	es the debt? Check one.		ture of Lien. Check all that apply	у.			
Debto	r 1 only		An agreement you made (such a	•			
Debto	r 2 only		car loan)				
=	r 1 and Debtor 2 only	=	Statutory lien (such as tax lien, m	nechanic's lien)			
At leas	st one of the debtors and anoth	=	Judgment lien from a lawsuit				
Chec	k if this claim relates to a	L	Other (including a right to offset)				
	nunity debt at was incurred 2015-04	4-28 Lac	st 4 digits of account number	2843			
1	t was incurred		scribe the property that secure		<b>\$</b> 1,500.00	<b>\$</b> 1,000.00	<b>\$</b> 500.00
	ax - Corporate HQ				<b>3</b> _1,000.00	<b>\$</b> _1,000.00	<u>\$_000.00</u>
Creditor's 15 Bul	s Name I St Ste 200	198	99 Jeep Grand Cherokee with	1 over 200,000 miles			
Number							
		As	of the date you file, the claim	is: Check all that apply.	_		
Coven	noh CA		Contingent				
Savan		31401	Unliquidated				
Olly	Sidio		Disputed				
	es the debt? Check one.	Nat	ture of Lien. Check all that appl	•			
=	r 1 only r 2 only		An agreement you made (such a car loan)	is mortgage or secured			
=	r 1 and Debtor 2 only	_	Statutory lien (such as tax lien, m	nechanic's lien)			
=	st one of the debtors and anoth	=	Judgment lien from a lawsuit	· ,			
			Other (including a right to offset)				
	k if this claim relates to a nunity debt						
	t was incurred	Las	at 4 digits of account number				
Add the	dollar value of your entrie	s in Column A on th	is page. Write that number	here:	\$_21,683.00		

			Filod 05/26/16	Entered 05/26/16 10:30:50	Desc Main	
Fill in this ir	nformation to identify your	case:		9 of 74		
Debtor 1	Bryan	Ernest	Walker			
	First Name	Middle Name	Last Name			
Debtor 2	Deidre	Hazel	Walker			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the : <u>N</u>	NORTHERN Distric	t of _ILLINOIS			
Case Numbe	r		(State)		Check if	this is an
(If known)	· <del></del>				amended	d filing
Official F	orm 106E/F					
			Insecured Claims			12/15
se as complete ist the other p i/B: Property ( reditors with p eeded, copy t op of any addi	e and accurate as possible party to any executory con Official Form 106A/B) and partially secured claims th	. Use Part 1 for cre tracts or unexpire on Schedule G: E at are listed in Scl , number the entri ame and case num	editors with PRIORITY claims d leases that could result in a executory Contracts and Une hedule D: Creditors Who Hav ies in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Scheen expired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is attach the Continuation Page to this page. On the	<i>dule</i> clude any is	
	ditors have priority unsec	ured claims again	st vou?			
_		aroa olalillo agali.	ot you.			
_	o to Part 2.					
Yes.	your priority upsocured cla	ime If a creditor b	ase more than one priority une	secured claim, list the creditor separately for each	claim For	
each claim nonpriority unsecured	listed, identify what type of amounts. As much as poss claims, fill out the Continua	claim it is. If a clain sible, list the claims ation Page of Part 1	m has both priority and nonpri in alphabetical order accordin	iority amounts, list that claim here and show both ng to the creditor's name. If you have more than olds a particular claim, list the other creditors in Pa	priority and two priority	
(I OI all exp	planation of each type of cit	aiii, see tile ilistiuc		Total claim	Priority	Nonpriority
					amount	amount
Part 2:	List All of Your NONPRIORIT	TY Unsecured Clain	15			
3. Do any cre	ditors have nonpriority un	secured claims aç	gainst you?			
∏ No. Yo	ou have nothing to report in	this part. Submit t	his form to the court with your	r other schedules.		
Yes.		·	·			
nonpriority included in	unsecured claim, list the cr	reditor separately for editor holds a partic	or each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpri	claims already	Total claim
4.1 ABC C	redit & Recovery	La	st 4 digits of account number	2950		\$ <u>160.00</u>
Creditor's 4736 M	Name lain St Ste 4	WI	hen was the debt incurred?	2012-2012		
Number	Street					
		As	of the date you file, the claim	is: Check all that apply.		
Lisle	IL 6	60532 L	Contingent   Unliquidated			
City		Zip Code	Disputed			
Debtor	s the debt? Check one.		2.0pa.ca			
Debtor	•	Tv	pe of NONPRIORITY unsecure	ed claim:		
=	1 and Debtor 2 only	. <b>,</b>	Student loans			
=	t one of the debtors and anothe	ır 🗏	Obligations arising out of a separ	ration agreement or divorce		
=	if this claim relates to a	_	that you did not report as priority	-		
	unity debt		Debts to pension or profit-sharing			
Is the clai	m subject to offest?	_				
No			Other. Specify Medical Debt	<u>t</u>		
Yes						

Debtor 1 Bryan Ernest Document Page 20 of 74 Case Number (if known)

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	ACL Laboratories	Last 4 digits of account number	<b>\$</b> 5.00
	Creditor's Name	<del></del>	
	PO Box 27901	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	West Allis WI 53227	Unliquidated	
	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?	Madical/Dental Camillana	
	Yes	Other. Specify Medical/Dental Services	
4.3	Adult Health Center	Last 4 digits of account number	\$ 79.00
4.3	Creditor's Name	Lact 4 digits of account maniper	T
	215 Remington Blvd Unit 1	When was the debt incurred?	
	Number Street	<del></del>	
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Bolingbrook IL 60440	☐ Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes Advance Daychook		A 10E 00
4.4	Advance Paycheck	Last 4 digits of account number	<u>\$ 125.00</u>
	Creditor's Name 2400 Caton Farm Rd	When was the debt incurred?	
		The the the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Crest Hill IL 60403	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
أ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.5	Adventist Bolingbrook Hospital	Last 4 digits of account number	\$ <u>3,000.00</u>		
	Creditor's Name	When was the debt incurred?			
	75 Remittance Dr., #6097  Number Street	when was the dept incurred?			
	name.	As of the date was file the plains in Object, all that and			
		As of the date you file, the claim is: Check all that apply.  Contingent			
	Chicago IL 60675	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.				
	Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	■ No	Other. Specify Medical/Dental Services			
4.6	Yes Adventist Hinsdale Hospital	Last 4 digits of account number	<b>\$</b> 279.00		
4.0	Creditor's Name	Last 4 digits of account number	· ·		
	PO Box 9247	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Oak Brook IL 60522	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No	Other. Specify Medical/Dental Services			
	Yes	Other: Specify			
4.7	ATG Credit	Last 4 digits of account number 2264	\$ <u>30.00</u>		
	Creditor's Name	When was the debt incurred? 2014-2014			
	1700 W Cortland St Ste 2	When was the debt incurred? 2014-2014			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60622	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	2000 to periority profit ordering plane, and other similar debte			
	No	Other. Specify Medical Debt			
	Yes				

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so	forth.	Total Claim		
4.8	Capital One Auto Finance	Last 4 digits of account number		\$ 9,572.28		
	Creditor's Name		<del></del>			
	PO Box 260848	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Che	ck all that apply.			
		Contingent				
	Plano TX 75026	Unliquidated				
١,	City State Zip Code  Who owes the debt? Check one.	Disputed				
ľ	Debtor 1 only					
	Debtor 2 only	Turns of NONDRIORITY upon a unad a lains				
	<b>=</b>	Type of NONPRIORITY unsecured claim  Student loans	:			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation ag	arcoment or diverse			
	At least one of the debtors and another	that you did not report as priority claims	reement of divorce			
[	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans,	and other similar debts			
1	s the claim subject to offest?	Debts to perision or profit-sharing plans,	and other similar debts			
	No	Other. Specify				
Ī	Yes	Other. Specify				
4.9	Capital ONE BANK USA N	Last 4 digits of account number N	IULL	\$ 398.00		
	Creditor's Name		2011 2012			
	15000 Capital One Dr	When was the debt incurred? $\frac{2}{}$	2014-2016			
	Number Street					
		As of the date you file, the claim is: Che	ck all that apply.			
w		Contingent				
	Richmond VA 23238	Unliquidated				
	City State Zip Code  Who owes the debt? Check one.	Disputed				
ľ	Debtor 1 only	ш .				
	<b>=</b>	Turns of NONDRIORITY upon a unad a lains				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation ag	reement or alvorce			
[	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans,	and other similar debte			
1	s the claim subject to offest?	Debts to perision or profit-sharing plans,	and other similar debts			
	No	Other. Specify Credit Card or Credit	it Use			
l i	Yes	Other. Specify				
4.10	Capital ONE BANK USA N	Last 4 digits of account number N	IULL	<b>\$</b> 464.00		
	Creditor's Name					
	15000 Capital One Dr	When was the debt incurred? $\underline{2}$	2014-2016			
	Number Street					
		As of the date you file, the claim is: Che	ck all that apply.			
		Contingent				
	Richmond VA 23238	Unliquidated				
١,	City State Zip Code  Who owes the debt? Check one.	Disputed				
ľ	<b>–</b>					
	Debtor 1 only	- (101177107171				
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim	:			
	Debtor 1 and Debtor 2 only	Student loans	wrooment or diverse			
ļ	At least one of the debtors and another	Obligations arising out of a separation ag	preement or divorce			
	Check if this claim relates to a					
	community debt s the claim subject to offest?	Debts to pension or profit-snaring plans,	and other similar debts			
i	No	Other. Specify Credit Card or Credit	it lise			
l i	Yes	Other. Specify Oreal Card of Oreal				

Debtor 1 Bryan Ernest Document Page 23 of 74 Case Number (if known)

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Carecentrix	Last 4 digits of account number	\$ <u>283.00</u>
	Creditor's Name	When we the debt in sum do	
	PO Box 7780	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	London KY 40742	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls is	s the claim subject to offest?		
	No	Other. Specify	
	Yes CMD		<b>♦ 203 00</b>
4.12		Last 4 digits of account number	\$ <u>203.00</u>
	Creditor's Name 729 E Pratt St	When was the debt incurred?	
	Number Street		
	Suite 700		
	Suite 700	As of the date you file, the claim is: Check all that apply.	
	Baltimore MD 21202	Contingent	
	City State Zip Code	Unliquidated	
V .	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.13	COX Communications IV	Last 4 digits of account number 3912	<b>\$</b> 364.00
4.10	Creditor's Name	<del></del>	
	1700 Jay Ell Dr Ste 200	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richardson TX 75081	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
Ì	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	_	

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Credit Collection Services	Last 4 digits of account number	\$ <u>99.00</u>
	Creditor's Name		
	Two Wells Ave., Dept. 7249	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Newton MA 02459	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Ιċ	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<b>=</b>	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a community debt	that you did not report as priority claims	
19	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other, Specify Debt Owed	
	Yes	Other. Specify Debt Owed	
4.15	Creditors Collection B	Last 4 digits of account number 8068	<b>\$</b> 173.00
1.10	Creditor's Name		
	755 Almar Pkwy	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bourbonnais IL 60914	Unliquidated	
	City State Zip Code		
\ <u>\</u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
$\vdash$	Yes Creditors Collection B	4000	• F70 00
4.16		Last 4 digits of account number1229	\$ <u>579.00</u>
	Creditor's Name 755 Almar Pkwy	When was the debt incurred? 2011-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bourbonnais IL 60914	Contingent	
	City State Zip Code	Unliquidated	
V	/ho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Case 16-17668 Doc 1 Page 25 of 74 Case Number (if known) Document Bryan Ernest Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.17	Creditors Collection B	Last 4 digits of account number 8073	<u>\$ 688.00</u>
	Creditor's Name	When was the debt incurred? 2014-2014	
	755 Almar Pkwy	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bourbonnais IL 60914	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ	¬		
	Debtor 1 only	T (1101)P10P17/	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ĺ	No	Other, Specify Medical Debt	
l î	Yes	Other. Specify Medical Debt	
4.18	Creditors Protection S	Last 4 digits of account number 9779	<b>\$</b> 125.00
11.10	Creditor's Name	<del></del>	
	308 W State St Ste 485	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Rockford IL 61101	Unliquidated	
	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	L Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Tau a Madical Daht	
l î	Yes	Other. Specify Medical Debt	
4.19	DuPage Medical Group	Last 4 digits of account number	<b>\$</b> 35.00
4.19	Creditor's Name		•
	135 S. LaSalle, Dept. 1860	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
	City State Zip Code	Disputed	
l Y	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
1.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Madical/Dantal Carrison	
	Yes	Other. SpecifyMedical/Dental Services	
	162		

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Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Dupage Valley Anes	Last 4 digits of account number	<b>\$</b> <u>92.00</u>
	Creditor's Name	When we she dold in some d2	
	PO Box 3872  Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60132	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes		
4.21	ECMC	Last 4 digits of account number	<u>\$ 730.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 75848, Lockbox 8682  Number Street	When was the dept incurred?	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Saint Paul MN 55175	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to perision of profices family plans, and other similar debts	
	No	Other. Specify	
	Yes		
4.22	Edward Hospital	Last 4 digits of account number	\$ <u>4,600.00</u>
	Creditor's Name 801 S. Washington st.	When was the debt incurred?	
	Number Street	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Naperville IL 60566	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Desire to periode of profit-origining plants, and other similar desire	
	No	Other. Specify Medical/Dental Service	
	Yes	<b>—</b> , , , ——————————————————————————————	

Schedule E/F: Creditors Who Have Unsecured Claims

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Pa	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Escallate LLC	Last 4 digits of account number	\$ <u>243.00</u>
	Creditor's Name		
	PO Box 710715	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43271	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes	Other. Specify Crount Extended to Boston(6)	
4.24	Express Cash Mart of Illinois	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name		
	255 E Dania Beach Blvd	When was the debt incurred?	
	Number Street		
	Suite 220	As of the date you file, the claim is: Check all that apply.	
	Dania FL 33004	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify	
	Yes	Other. Specify	
4.25	Firstsource Advantage, LLC	Last 4 digits of account number	\$ <u>465.00</u>
	Creditor's Name		
	205 Bryant Woods South	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Amherst NY 14228	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Omer. Specify Great Safa of Great Safa	

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After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Future Diagnostics	Last 4 digits of account number	<b>\$</b> 35.00
	Creditor's Name		
	254 Republic Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	·	Contingent	
	Joliet IL 60435	Unliquidated	
١ ,	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Ϊ́	Debtor 1 only		
l F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	2000 to portain of profit chairing plane, and other chimical debte	
	No	Other. Specify	
	Yes		
4.27	Hanger Clinic	Last 4 digits of account number	<u>\$ 246.00</u>
	Creditor's Name		
	694 Essington Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Joliet IL 60435	Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.28	Laboratory Pathology	Last 4 digits of account number	<b>\$</b> 13.00
	Creditor's Name	When you the deleter your 10	
	Dept 4387	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Corol Stroom II 60122	Contingent	
	Carol Stream IL 60122	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	<u> </u>	
	No	Other. Specify	
	Yes	. , ,	

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After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29 MBB	Last 4 digits of account number 6531	<b>\$</b> 396.00
Creditor's Name		· <del></del>
1460 Renaissance Dr	When was the debt incurred? 2014-2014	
Number Street	<del></del>	
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Park Ridge IL 60068	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Modical Dakt	
	Other. Specify Medical Debt	
Yes  4 30 Medical Recovery Specialists	Land A distance of a committee of	<b>\$</b> 395.00
4.30	Last 4 digits of account number	\$_ <u>333.00</u>
Creditor's Name	M/homa Aha alaha inamad2	
2250 E. Devon Ave., Ste. 352	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Des Plaines IL 60018		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
4.31 Merchants Credit Guide	Last 4 digits of account number 1745	<u>\$_52.00</u>
Creditor's Name	0040 0040	
223 W Jackson Blvd Ste 4	When was the debt incurred? 2012-2012	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60606	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
	Time of NONDBIODITY uncessured element	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Sales. Opcoring	

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at:	Your NONPRIORITY Unsecured Claims - 0	Continuation Page			
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total CI					
4.32		Last 4 digits of account number	0515	\$ <u>73.00</u>	
	Creditor's Name		2015-2015		
	223 W Jackson Blvd Ste 4	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is:	: Check all that apply.		
		Contingent			
	Chicago IL 60606	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
		ш .			
	Debtor 1 only	- (110117510757)			
	Debtor 2 only	Type of NONPRIORITY unsecured of	ciaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati			
	Check if this claim relates to a	that you did not report as priority cla			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts		
	No	Madical Dahi			
	Yes	Other. Specify Medical Debt	<del></del> '		
4.33	Merchants Credit Guide	Last 4 digits of account number	0602	<b>\$</b> 88.00	
4.33	Creditor's Name	Lust 4 digits of account number _	<del></del>	<del></del>	
	223 W Jackson Blvd Ste 4	When was the debt incurred?	2015-2015		
	Number Street				
		As of the data way file the eleiss is	Charle all that and in		
		As of the date you file, the claim is:	: Спеск ан тлат арріу.		
	Chicago IL 60606	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	aims		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts		
	Is the claim subject to offest?				
	No	Other. Specify Medical Debt			
	Yes				
4.34	Merchants Credit Guide	Last 4 digits of account number	5350	\$ <u>94.00</u>	
	Creditor's Name	When we she do he in summed 2	2015-2015		
	223 W Jackson Blvd Ste 4	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is:	: Check all that apply.		
	01:	Contingent			
	Chicago IL 60606	Unliquidated			
	City State Zip Code  Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured (	claim:		
		Student loans	Ciaiii.		
	Debtor 1 and Debtor 2 only	_	ion agreement or diverse		
	At least one of the debtors and another	Obligations arising out of a separati			
	Check if this claim relates to a	that you did not report as priority cla			
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	orans, and other similar debts		
	No	Other, Specify Medical Debt			
	Yes	Other. Specify Medical Debt			

	First Name	Middle Name		Last Name	, , ,	
Debtor 1	Bryan	Ernest		Dacument	Page 31 of 74 Case Number (if known)	
		Case 10-17000	DOC I		Elifered 03/20/10 10:30:30	Desc Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.35	Merchants Credit Guide	Last 4 digits of account number	5353	<b>\$</b> 94.00
	Creditor's Name	_		
	223 W Jackson Blvd Ste 4	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60606	Unliquidated		
	City State Zip Code			
<u>\</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ims	
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?	<u></u>		
	No T	Other. Specify Medical Debt		
	Yes		1405	+ 0F 00
4.36	Merchants Credit Guide	Last 4 digits of account number		\$ <u>95.00</u>
	Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred?	2012-2012	
		when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Chicago II COCOC	Contingent		
	Chicago IL 60606	Unliquidated		
l v	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
l f	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
F	Debtor 1 and Debtor 2 only	Student loans		
F	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority cla	-	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
Is	the claim subject to offest?	Debts to pension or profit-straining pie	ans, and other similar debts	
	No	Other. Specify Medical Debt		
ΙĒ	Yes	Other. Specify	<del></del>	
4.37	Merchants Credit Guide	Last 4 digits of account number	5258	<b>\$</b> 108.00
	Creditor's Name			
	223 W Jackson Blvd Ste 4	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60606	Unliquidated		
l	City State Zip Code			
"	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority cla		
.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?	<u></u>		
	No	Other. Specify Medical Debt		
	Yes			

Schedule E/F: Creditors Who Have Unsecured Claims

		Case 16-17668	DOC I		Entered 05/26/16 10.30.50	
Debtor 1	Bryan	Ernest		Dacument	Page 32 of 74 Case Number (if known)	
	First Name	Middle Name		Last Name		

After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.					
4.38	Merchants Credit Guide	Last 4 digits of account number 0398	<b>\$</b> _108.00			
1.00	Creditor's Name					
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2016				
	Number Street					
		As of the date you file the plain is. Check all that apply				
	<del></del>	As of the date you file, the claim is: Check all that apply.				
	Chicago IL 60606	Contingent				
	City State Zip Code	Unliquidated				
v	/ho owes the debt? Check one.	Disputed				
Г	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l Ē	Debtor 1 and Debtor 2 only	Student loans				
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?	Debts to pension of profit-straining plants, and other similar debts				
	No	Other, Specify Medical Debt				
ı	Yes	Other. Specify Medical Debt				
4.39	Merchants Credit Guide	Last 4 digits of account number0574	<b>\$</b> 186.00			
4.59	Creditor's Name	Edit 4 digito of dooddit fidinoof	<del></del>			
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2014-2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Chicago IL 60606	Contingent				
		Unliquidated				
v	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	Debtor 1 only	<del>-</del>				
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	<b>=</b>	Student loans				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				
	community debt s the claim subject to offest?					
		The state of the s				
	■No ¬…	Other. Specify Medical Debt				
	Yes Merchants Credit Guide	Last 4 digits of account number 5281	<b>\$</b> 273.00			
4.40		Last 4 digits of account number 5281	\$ <u>270.00</u>			
	Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015				
		When was the debt incurred:				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Objects	Contingent				
	Chicago IL 60606	Unliquidated				
١,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	City State Zip Code  Vho owes the debt? Check one.	Disputed				
	=	<b>.</b>				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
<u> </u>	Debtor 1 and Debtor 2 only	Student loans				
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a					
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls ls	the claim subject to offest?					
	No	Other. Specify Medical Debt				
	Yes					

		Case 16-17668	Doc 1	Filed 05/26/16	Entered 05/26/16 10:30:	50 Desc Main
Debtor 1	Bryan	Ernest		Dacument	Page 33 of 74 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page					
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim					
4.41	Merchants Credit Guide	Last 4 digits of account number 5224	\$ <u>370.00</u>			
	Creditor's Name	2045 2045				
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Chicago II 60606	Contingent				
	Chicago IL 60606  City State Zip Code	Unliquidated				
_ v	Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
.	community debt	Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?					
	No Tv.	Other. Specify Medical Debt				
4.42	Yes Merchants Credit Guide	Last 4 digits of account number 5309	<b>\$</b> 471.00			
4.42	Creditor's Name	Last 4 digits of account number	Ψ			
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
Chicago IL 60606 Unliquidated						
	City State Zip Code  Who owes the debt? Check one.	Disputed				
ľ	Debtor 1 only					
Debtor 2 only  Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans				
F	At least one of the debtors and another  Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a					
"	community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				
ls ls	Is the claim subject to offest?					
	No	Other. Specify Medical Debt				
$\vdash$	YesYes					
4.43	Merchants Credit Guide	Last 4 digits of account number <u>5365</u>	\$ <u>1,210.00</u>			
	Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date was file the plains in Obselval that each				
		As of the date you file, the claim is: Check all that apply.				
	Chicago IL 60606	Contingent				
	City State Zip Code	Unliquidated				
"	Vho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans				
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
L	Check if this claim relates to a that you did not report as priority claims  community debt Debts to pension or profit-sharing plans, and other similar debts					
ls	s the claim subject to offest?	Debts to pension or pront-snaming plans, and other similar debts				
	No	Other. Specify Medical Debt				
	Yes					

Debtor 1 Bryan Ernest Dacument Page 34 of 74 Case Number (if known)

Pε	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After	listing any entries on this page, number them I	peginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.44	Metro Center for Health	Last 4 digits of account number	\$ <u>262.00</u>			
	Creditor's Name	Miles was the debt in summed?				
	500 E. Ogden Ave., Ste. C	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Hinsdale IL 60521	Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No Yes	Other. Specify Medical/Dental Services				
4.45	Metro Infectious	Last 4 digits of account number	<b>\$</b> 104.00			
7.70	Creditor's Name		· <del></del>			
	901 McClintock Dr	When was the debt incurred?				
	Number Street					
	Suite 202	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Burr Ridge IL 60527	Unliquidated				
	City State Zip Code	Disputed				
	Who owes the debt? Check one.					
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
	No	Other. Specify				
	Yes	Other. Specify				
4.46	Naperville Radiologists	Last 4 digits of account number	\$ <u>435.00</u>			
	Creditor's Name					
	Box 70	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Himselele III 00500	Contingent				
	Hinsdale IL 60522	Unliquidated				
	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Medical/Dental Service				
	Yes	<u> </u>				

Debtor 1 Bryan Ernest Document Page 35 of 74 Case Number (if known)

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	NCC	Last 4 digits of account number	<b>\$</b> 456.00
	Creditor's Name		
	120 N. Keyser Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Screpton DA 19504	Contingent	
	Scranton PA 18504	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
l i	¬		
}	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
r	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.48	PLS Financial	Last 4 digits of account number	<b>\$</b> 600.00
1.10	Creditor's Name		
	800 Jorie Blvd, 2nd Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0.1.0	Contingent	
	Oak Brook IL 60523	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ	¬	<b>□</b> *****	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l k	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
l î	Yes	Other. Specify PayDay Loan	
4.40	Presence Health	Last 4 digits of account number	\$ 695.00
4.49	Creditor's Name	Last 4 digits of account number	¥ <u></u>
	62314 Collections Center Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60693	Unliquidated	
	City State Zip Code		
l v	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	<b>-</b>		
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

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Case Number (if known) Document Bryan Ernest Debtor 1

After	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.50	Provena Saint Joseph Med. Ctr.	Last 4 digits of account number	<b>\$</b> 500.00	
	Creditor's Name			
	PO Box 88097	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Chicago IL 60680	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	ls the claim subject to offest?			
	No	Other. Specify Medical/Dental Services		
	Yes			
4.51	Rush Copley Medical Center	Last 4 digits of account number	\$ <u>400.00</u>	
	Creditor's Name			
	2000 Ogden Avenue	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Aurora IL 60504	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?			
	No	Other. Specify Medical/Dental Services		
_	Yes		. 100 00	
4.52	4	Last 4 digits of account number	\$ <u>100.00</u>	
	Creditor's Name	When was the debt incurred?		
	2850 A Belvidere Rd	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Waukegan IL 60085	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	Time of NONDRIGHTY unconstant of		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	☐ Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	Pro Providence		
	■ No	Other. Specify PayDay Loan		
	Yes			

Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Case 16-17668

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.53	T-Mobile	Last 4 digits of account number	<b>\$</b> 754.00
	Creditor's Name		
	PO Box 742596	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati OH 45274-2596	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Ì	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.54	Transfinancial Compani	Last 4 digits of account number 0700	<u>\$ 242.00</u>
	Creditor's Name	When was the debt incurred? 2013-2014	
	7922 Picardy Ave	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Deter Deves	Contingent	
	Baton Rouge LA 70809	Unliquidated	
V	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
lī	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
$\sqcup$	Yes	<del>-</del>	
4.55	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 2785	\$ <u>211,090.00</u>
	Creditor's Name Po Box 4222	When was the debt incurred? 2011-2014	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	lowa City IA 52244	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Debtor 1 Bryan Ernest Dacument Page 38 of 74 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After l	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.56	United Collection Bureau, Inc.	Last 4 digits of account number	<b>\$</b> 527.00
	Creditor's Name		
	5620 Southwyck Blvd., Ste. 206	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Toledo OH 43614	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	Data Overal	
	Yes	Other. Specify Debt Owed	
4.57	Verizon Wireless	Last 4 digits of account number 9497	<b>\$</b> 848.00
1.07	Creditor's Name		
	Po Box 640	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hopkins MN 55343	Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
l '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes Verizon Wireless	Last 4 digits of account number 7870	<b>\$</b> 1,063.00
4.58	Creditor's Name	Last 4 digits of account number /8/0	<b>\$</b> _1,000.00
	Po Box 640	When was the debt incurred? 2013-2014	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hopkins MN 55343	Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only	Two of MANIPPIARITY was a sound a labor	
	Debter 1 and Debter 2 and	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations gricing out of a congration agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	Is the claim subject to offest?	obtains to periorate of professioning plants, and outer similar debts	
	No	Other. Specify Unknown Credit Extension	
$\Box$	Yes		

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Case Number (if known) Document Bryan Ernest Debtor 1 First Name \$ 400.00 Zoca Loans 4.59 Last 4 digits of account number Creditor's Name 27565 Research Park Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Mission Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Will County Circuit Court On which entry in Part 1 or Part 2 list the original creditor? Name 14 W. Jefferson St Line 8 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

Last 4 digits of account number \_\_\_\_ \_

IL 60432

State Zip Code

Joliet

City

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Debtor 1 Bryan

Ernest

Add the Amounts for Each Type of Unsecured Claim

Document

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	044 000 00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other	6g.	\$ <u>211,090</u> .00 \$ <u>0</u> .00

		Caso 16	17660 Doc 1 I	Filad 05/26/16	Entered 05/26/16 10:30:50	Desc Main
Fill	in this inf	formation to ident			1 of 74	
Del	btor 1	Bryan	Ernest	Walker		
		First Name Deidre	Middle Name Hazel	Last Name <b>Walker</b>		
	btor 2 use, if filing)	First Name	Middle Name	Last Name		
		Donkruntov Court for	the NORTHERN District of	II I INOIS		
			the : <u>NORTHERN</u> District of _	(State)		Check if this is an
	se Number known)			_		amended filing
Offic	cial Fo	orm 106G				<b>3</b>
			ory Contracts and	Unexpired Lea	SAS	12/15
Be as on the second sec	complete ation. If monal pages byou have	and accurate as p nore space is needs, write your name e any executory c eck this box and su	ossible. If two married people ded, copy the additional page and case number (if known), ontracts or unexpired leases about this form to the court with	e are filing together, bot fill it out, number the e	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)	ny
ex	-	nt, vehicle lease, o			. Then state what each contract or lease is for (function booklet for more examples of executory co	
P	erson or	company with wh	om you have the contract or I	ease	State what the contract or lease	e is for
2.1						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	_	
0.0	,					
2.2	Name				-	
	Name				_	
	Number	Street				
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4					-	
	Name				_	
	Number	Street				
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

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Fill in this in	nformation to iden		
Debtor 1	Bryan	Ernest	Walker
	First Name	Middle Name	Last Name
Debtor 2	Deidre	Hazel	Walker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS
	. ,		(State)
Case Number	r		_
(If known)			

12/15

### Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	any Additional Pages, write your name and case number (if known). Answer every question.						
1. [	Oo you	have any codebtors? (If you a	re filing a joint case, do not list eithe	r spouse as a codebto	or.)		
	■ No. □ Yes						
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
	No. Go to line 3.						
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?						
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.		
		Name of your spouse, former spouse or	legal equivalent				
		Number Street					
		City	State	Zip Code			
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-		
3.1					Schedule D, line		
	Name	9			Schedule E/F, line		
	Num	ber Street			Schedule G, line		
	City		State	Zip Code			
3.2					Schedule D, line		
	Name	9			Schedule E/F, line		
	Num	ber Street			Schedule G, line		
	City		State	Zip Code			
3.3					Schedule D, line		
	Name				Schedule E/F, line		
	Num	ber Street			Schedule G, line		
	City		State	Zip Code			

Official Form 106H Record # 709031 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:							
Debtor 1	Bryan	Ernest	Walker				
	First Name	Middle Name	Last Name				
Debtor 2	Deidre	Hazel	Walker				
(Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	<del></del>	Last Name				
Case Number (If known)							

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

### Official Form 106I

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Describe Employment				
1.	. Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Maintenance Ass	ос	Associate Dean
	Occupation may Include student or homemaker, if it applies.	Employers name	Walmart		Rasmussen College
		Employers address	PO Box 82		1415 W. 22nd St., Ste. 400
			Bentonville, AR 7	2712	Oak Brook, IL 60523
		How long employed there?			3.5 years
Pá	art 2: Give Details About Month	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	<ol> <li>List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</li> </ol>			\$1,560.00	\$5,387.14
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,560.00	\$5,387.14

 Official Form 106I
 Record # 709031
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Bryan Ernest Document
First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	line 4 here	4.	\$1,560.00		\$5,387.14		
5. <b>L</b>	ist all	payroll deductions:		_				
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$234.00		\$1,131.62		
	5b. <b>N</b>	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. Voluntary contributions for retirement plans			\$0.00		\$484.24		
	5d. <b>F</b>	equired repayments of retirement fund loans	5d.	\$0.00		\$152.04		
	5e. lı	nsurance	5e.	\$0.00		\$949.58		
	5f. <b>C</b>	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. <b>U</b>	nion dues	5g.	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify: Life Insurance(D2), Disability(D2),	5h.	\$0.00		\$23.58		
6. <b>A</b> c	d the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$234.00		\$2,741.06		
7. <b>C</b> a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,326.00		\$2,646.08		
8. <b>Li</b>	st all o	other income regularly received:	·	. ,				
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$500.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	-					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. -	\$0.00		\$0.00		
	8e.	Social Security	8e. -	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f. _	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0	Specify:	•	<b>*</b> • • • • • • • • • • • • • • • • • • •				
	8g.	Pension or retirement income	8g. -	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. -	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$500.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,326.00	. [	\$3,146.08	. [	\$4,472.08
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	. ,		, , , , , , , ,	<u> </u>	<del>+ 1, 11 = 11 =</del>
11.	11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> .  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .							
		ify:					11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	t applies	;	12.	\$4,472.08
13.		ou expect an increase or decrease within the year after you file this form						
	X   1	No. /es. Explain:						

Fill in this in	nformation to identify y	our case:				
Debtor 1	Bryan	Ernest	Walker	Check if this is:		
	First Name	Middle Name	Last Name	An amende	d filing	
Debtor 2	Deidre	Hazel	Walker	A suppleme	ent showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS			
Case Numbe (If known)	er		_			
Official F	orm 106J				filing for Debtor : separate house	2 because Debtor 2 hold.
Schedu	le J: Your Ex	penses				12/14
-				are equally responsible for supplyinges, write your name and case num	-	
Part 1:	Describe Your Household	1				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mus	st file a separate Schedul	e J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	_ age	with you?
Do not s	state the dependents'			Son	2	X Yes
names.	·					X No
						Yes
						X No
						Yes
						X No
						Yes
						No
						Yes
-	expenses include	X No				
	es of people other than f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	ionthly Expenses				
			ess you are using this forn	m as a supplement in a Chapter 13 c	ase to report	
expenses as of the applicable		uptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the form	n and fill in	
	•	_	nce if you know the value Income (Official Form 106I		v	our expenses
or such assist	tance and have included	it on <i>Schedule I: Your</i> i	income (Oniciai Form 106)	-)		our expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgage	e payments and		
	t for the ground or lot.				4.	\$1,125.00
	cluded in line 4:				4-	\$0.00
	eal estate taxes	da da da da			4a.	
	operty, homeowner's, or				4b.	\$0.00
	ome maintenance, repair				4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

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Bryan Debtor 1

**Ernest** 

Document

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Case Number (if known) \_\_

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$170.00 6a. 6a. Electricity, heat, natural gas \$78.00 6b. Water, sewer, garbage collection \$325.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$650.00 7. 7. Food and housekeeping supplies \$820.00 8. 8. Childcare and children's education costs \$135.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 Personal care products and services 10. \$95.00 11. Medical and dental expenses 11. \$353.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$15.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$100.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$105.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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**Ernest** Bryan Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$4,011.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,472.08 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,011.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$461.08 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 709031 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Bryan	Ernest	Walker
	First Name	Middle Name	Last Name
Debtor 2	Deidre	Hazel	Walker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ILLINOIS (State)
Case Number			_
(II Idiowii)			

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorned	y to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summ correct.	ary and schedules filed with this declaration and that they are true and
🗶 /s/ Bryan Ernest Walker	✗ /s/ Deidre Hazel Walker
Signature of Debtor 1	Signature of Debtor 2
Date 05/24/2016 MM / DD / YYYY	Date 05/24/2016 MM / DD / YYYY

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			oodinone raa	0 10 0
Fill in this in	formation to iden	tify your case:		
Debtor 1	Bryan	Ernest	Walker	
	First Name	Middle Name	Last Name	
Debtor 2	Deidre	Hazel	Walker	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Dankerentov Court fo	r the . MODILIEDN District of	II L INOIS	
United States	Bankrupicy Court to	r the : <u>NORTHERN</u> District of _	(State)	
Case Number	「 <u></u>	······································	<u> </u>	
(II KIIOWII)				

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	if known). Answer every question.			
Part 1	Give Details About Your Marital Status and Wh	ere You Lived Before		
01. <b>Wh</b>	at is your current marital status?			
	Married			
_	Not married			
_	•			
02 <b>D</b> ui	ring the last 3 years, have you lived anywhere oth	er than where you live no	w?	
	Yes. List all of the places you lived in the last 3 year	rs. Do not include where	ou live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	Deptor 1	lived there	Deptor 2.	lived there
			Same as Debtor 1	Same as Debtor 1
	3534 83Rd St	FROM 08/2014		
	Woodridge IL 60517-3631	To 11/2015		
03 Wit	hin the last 8 years, did you ever live with a spou	se or legal equivalent in a	community property state or territory? (Cor	mmunity
	perty states and territories include Arizona, Califo I Wisconsin.)	ornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas, Wa	shington,
_	No.			
	Yes. Make sure you fill out Schedule H: Your Codel	btors (Official Form 106H)		
Part 2	Explain the Sources of Your Income			

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ebtor 1	Bryan	Ernest	Walker		Case Number (if known)	
	First Name	Middle Name	Last Name		, ,	
Fill	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.					
	No. Yes. Fill in the details	,				
	res. I ili ili tile detalls	•	Dilling		D. I. C O	
			Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of c	current year until	Wages, commissions,	\$841	Wages, commissions,	\$22,000
	the date you filed fo	r bankruptcy:	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
	For last calendar ye	ar:	Wages, commissions,	\$15,000	Wages, commissions,	\$65,000
	(January 1 to Decen	nber 31, 2015)	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
	For the calendar year		Wages, commissions, bonuses, tips Operating a business	\$6,000	Wages, commissions, bonuses, tips  Operating a business	\$65,000
	No. Yes. Fill in the details	3	Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	For last calendar ye	ar:			401k	\$5,489
	(January 1 to Decen	nber 31, 2015)				
Part	List Certain Pay	ments You Made Before	You Filed for Bankruptcy			

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Debtor	1 Bryan	Ernest	Walker		Case Number (if known)	
	First Name	Middle Name	Last Name			
06	Are either Debtor	1's or Debtor 2's debts primarily con	sumer debts?			
	_	ebtor 1 nor Debtor 2 has primarily co			ned in 11 U.S.C. § 101(8)	as
		by an individual primarily for a persona		• •		
	During the	e 90 days before you filed for bankrupt	cy, did you pay ar	ny creditor a total of \$6,2	225* or more?	
	Пио	Go to line 7.				
	☐ No. G	oo to line 7.				
	∏ Yes. ∣	List below each creditor to whom you p	paid a total of \$6,2	225* or more in one or n	nore payments and the	
	total a	amount you paid that creditor. Do not i	nclude payments	for domestic support ob	ligations, such as	
	child	support and alimony. Also, do not inclu	ide payments to a	an attorney for this bank	ruptcy case.	
	* Subject to ac	djustment on 4/01/16 and every 3 years	s after that for cas	ses filed on or after the o	date of adjustment.	
	<b>-</b> v					
'	_	I or Debtor 2 or both have primarily one 90 days before you filed for bankrup		any proditor a total of \$6	00 or moro?	
	_	•	ncy, did you pay a	arry creditor a total or so	oo or more:	
	∐ No. G	Go to line 7.				
	■ Vac	List below each creditor to whom you p	acid a total of CCO	O or more and the total	amount you naid that	
	<del>_</del>	tor. Do not include payments for dome				
		ny. Also, do not include payments to a	-		port and	
			,	, ,		
			Dates of	Total amount naid	Amount you still	owo Was this navment for
			payments	Total amount paid	Amount you still	owe Was this payment for
	т	idewater Motor Credit 6520	Monthly	\$ 1,434	\$ 18,749	Mortgage
		ndian River Rd Virginia Beach	,			Car
		A 23464				Credit card
		7(20101				Loan repayment
						Suppliers or vendors
						Other
	_					
		re you filed for bankruptcy, did you ma our relatives; any general partners; rela				ral partner:
	corporations of wh	ich you are an officer, director, person	in control, or own	er of 20% or more of the	eir voting securities; and a	ny managing
	agent, including on such as child supp	ne for a business you operate as a sole	proprietor. 11 U.	S.C. § 101. Include pay	ments for domestic suppo	rt obligations,
Ì	_	ore and amnony.				
	No.	yments to an insider.				
'	Tes. List all pa	yments to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	reacenter time paymont
	Mithin 1 year befoi an insider?	re you filed for bankruptcy, did you ma	ke any payments	or transfer any property	on account of a debt that	benefited
		on debts guaranteed or cosigned by a	n insider.			
	No.					
	Yes. List all pa	yments to an insider.				
			Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	Include creditor's name
Pa	14: Identify Le	egal actions, Repossessions, and Forec	losures			

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Debic	First Name	Middle Name	Last Name	Case Number (II A		
09	List all such matters, inclumodifications, and contra	uding personal injury cases		t action, or administrative proceedir s, collection suits, paternity actions,		
	∐ No.					
	Yes. Fill in the details	<b>.</b>				
			Nature of the case	Court or agency		Status of the case
	Capital One Auto Fi	nance Inc VS Bryan	Collection	1		Pending
	Walker					On appeal
	CASE NUMBER#10	DSC5601				Concluded
	ONOE IVOIVIBLITY I	000001				Concluded
				<del></del>		
10	Within 1 year before you Check all that apply and t		any of your property repossesse	ed, foreclosed, garnished, attached,	seized, or levied?	
	No. Go to line 11					
	Yes. Fill in the information	ation below.				
11		ou filed for bankruptcy, d ment because you owed a		nk or financial institution, set off a	ny amounts from y	our accounts
	Yes. Fill in the information	ation below				
12	_		s any of your property in the p	ossession of an assignee for the b	nanafit of craditors	a
12	-	r, a custodian, or another		ossession of an assignee for the k	rement of creditors	, a
	Yes.					
P	art 5: List Certain Gifts	and Contributions				
13	Within 2 years before yo	ou filed for bankruptcy, di	d you give any gifts with a tota	al value of more than \$600 per per	son?	
	No.	· · · · · · · · · · · · · · · · · · ·	a you go ay go a too			
	Yes. Fill in the details	for each gift.				
14	Within 2 years before yo	ou filed for bankruptcy, di	d you give any gifts or contrib	outions with a total value of more t	han \$600 to any ch	arity?
	∏ No.					
	Yes. Fill in the details	for each gift.				
	Gifts or contributions total more than \$600	s to charities that	Describe what you contri	buted	Date you contributed	Value
	Living Water		Cash		Monthly	\$100
	art 6: List Certain Loss	205				
	art 6: List Certain Loss					
15	Within 1 year before you gambling?	ı filed for bankruptcy or s	ince you filed for bankruptcy,	did you lose anything because of	theft, fire, other dis	saster, or
	No.					
	Yes. Fill in the details	for each gift.				
P	List Certain Payr	ments or Transfers				
16		ı filed for bankruptcy, did cy or preparing a bankrup		your behalf pay or transfer any pr	operty to anyone y	ou consulted
			= =	ncies for services required in your	bankruptcy.	

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ebtor 1	Bryan	Ernest	Walker	Case Number (ii	f known)	
	First Name	Middle Name	Last Name			
П	No.					
	Yes. Fill in the detail	ls				
	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value:
	55 E. Monroe Stree	et #3400				\$4,000.00: \$0.00
	Chicago,IL 60603	_				paid prior to filing, balance to be paid
						through the plan.
	Donto Control Info		December and value of any		Data	A
	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
	Hananwill Credit C	Counselina	Credit Counseling Services		2016	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454	4				
17 <b>Wi</b> t	thin 1 year before yo	ou filed for bankruptcy, did	you or anyone else acting on you	ır behalf pay or transfer any ı	property to anyone v	vho
-		-	o make payments to your credito	rs?		
_		ment or transfer that you li	isted on line 16.			
_	No. Yes. Fill in the detail	lo.				
Ц	res. Fill III the detail	<b>.</b>				
			d you sell, trade, or otherwise trar	nsfer any property to anyone	, other than property	,
		ary course of your busines	ss or financial affairs? e as security (such as the grantin	g of a security interest or mo	ortgage on your pror	perty).
	_		lready listed on this statement.	g or a occurryo. cor or	origuge on your prop	,,.
	No.					
	Yes. Fill in the detail	ls for each gift.				
19 <b>Wi</b>	thin 10 years before	you filed for bankruptcy, d	id you transfer any property to a	self-settled trust or similar de	evice of which you a	re a
	-	e often called asset-protect				. • •
	No.					
	Yes. Fill in the detail	ls for each gift.				
Part (	List Certain Fina	ancial Accounts, Instrument	s, Safe Deposit Boxes, and Storage	Units		

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Case Number (if known) \_

Walker

Ernest

Bryan

	First Name Middle Nam	ne Last Name				
20	Within 1 year before you filed for bankry sold, moved, or transferred? Include checking, savings, money mark houses, pension funds, cooperatives, a	et, or other financial accounts; certific	cates of deposit; shares in	-		
	☐ No.					
	Yes. Fill in the details.					
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	Fifth Third	XXX	Checking	1/2016	(\$10)	
			Savings Money market Brokerage Other			
21	cash, or other valuables?	n 1 year before you filed for bankrupto	cy, any safe deposit box c	or other depository for	securities,	
	Yes. Fill in the details.	Miles also had access to MO	D		D	
		Who else had access to it?	Describe the conte	nts	Do you still have it?	
22	Have you stored property in a storage u  No.  Yes. Fill in the details.	nit or place other than your home with				
		Who else has or had access to it?	Describe the conte	nts	Do you still have it?	
					nave it:	
	Do you hold or control any property that for someone.  No.  Yes. Fill in the details.		operty you borrowed from		ld in trust	
		vinore is the property.	Bosoniae and prope		Value	
	Father	Great Lakes	Checking Accoun	ts	Unkown - listed for the convenience of Debtor's Father	
			Checking Accour  — — — —	ts	the convenience of	
P	Father  Give Details About Environmenta		Checking Accour	ts	the convenience of	
		I Information	Checking Accour	ts	the convenience of	
For	art 10: Give Details About Environmenta	I Information finitions apply: tate, or local statute or regulation condor material into the air, land, soil, surfailing the cleanup of these substances, erty as defined under any environment cluding disposal sites. environmental law defines as a hazard t, contaminant, or similar term.	cerning pollution, contam face water, groundwater, of wastes, or material. Intal law, whether you now	ination, releases of or other medium, own, operate, or utilize	the convenience of Debtor's Father	

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Debtor 1	Bryan	Ernest	Walker	Case Number (if known)					
	First Name	Middle Name	Last Name	, , <u></u>					
24 <b>Ha</b>	s any governmental unit n	otified you that you	may be liable or potentially	liable under or in violation of an environmental	law?				
_		, ,							
	No.  Yes. Fill in the details.								
Ц	Yes. Fill in the details.				D				
		Gov	ernmental unit	Environmental law, if you know it	Date of notice				
25 <b>Ha</b>	ve you notified any goverr	nmental unit of any i	elease of hazardous materia	ıl?					
	No.								
_	Yes. Fill in the details.								
ш	res. I ili ili tile detallo.	Gov	ernmental unit	Environmental law, if you know it	Date of notice				
26 <b>Ha</b>	ve you been a party in any	judicial or administ	rative proceeding under any	environmental law? Include settlements and o	rders.				
	No.								
	Yes. Fill in the details.								
		Cou	rt or agency	Nature of the case	Status of the case				
Part 1	Give Details About Yo	ur Business or Conne	ctions to Any Business						
27 <b>Wi</b>	thin 4 years before you file	ed for bankruptcy. d	id vou own a business or ha	ve any of the following connections to any bus	iness?				
	_		-	vity, either full-time or part-time					
			•	•					
	A partner in a partner	A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	An officer, director, or	-	e of a cornoration						
	_		quity securities of a corpora	tion					
	All owner or at least o	70 Of the voting of c	quity securities of a corpora						
	No. None of the above app	olies. Go to Part 12.							
	Yes. Check all that apply a	above and fill in the d	etails below for each busines	s.					
	stitutions, creditors, or oth No. Yes. Fill in the details.	er parties.	d you give a financial stater	nent to anyone about your business? Include a	I Tinanciai				
Part 12	Sign Below								
ansv in co 18 U	wers are true and correct. I onnection with a bankrupto I.S.C. §§ 152, 1341, 1519, a /s/ Bryan Ernest Walko	understand that ma cy case can result in nd 3571.	aking a false statement, confines up to \$250,000, or imp	nents, and I declare under penalty of perjury that cealing property, or obtaining money or propert prisonment for up to 20 years, or both.  dre Hazel Walker					
	Signature of Debtor 1		Signatu	re of Debtor 2					
	05/04/0040			27/04/0040					
	Date 05/24/2016 MM / DD / YYYY	-		05/24/2016 MM / DD / YYYY					
	W.W. 7 DD 7 1111		•	····· / 25 / 1111					
Did	you attach additional page	s to Your Statemen	t of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 10	r)?				
	No								
$\Box$	Yes								
_		meone who is not a	n attorney to help you fill ou	it bankruptcy forms?					
	No								
	Yes. Name of person			Attach the Bankruptcy Petition Prepare	r's Notice				
Ц	103. Hame of person			Attach the Bankrupicy Petition Prepare  Declaration, and Signature					
				. , <del>.</del>	,				

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
-	st Walker and Deidre Hazel Walker /		Case No:	
Debtors			Chapter:	Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF ATT	ORNEY FOR DEI	BTOR
compensatio	nt to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 on paid to me within one year before the filing of to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy	or agreed to be pai	d to me, for services
For leg	gal services, I have agreed to accept	\$4,000.00		
Prior to	o the filing of this statement I have received	\$0.00		
Balanc	ee Due	\$4,000.00		
2. The sou	urce of the compensation paid to me was:			
Γ	Debtor(s) Other: (specify			
3. The sou	urce of compensation to be paid to me is:			
	Debtor(s) Other: (specify			
4. I h	nave not agreed to share the above-disclosed com rm.	npensation with any other p	erson unless they ar	re members and associates
I h	nave agreed to share the above-disclosed compen	nsation with a other person	or persons who are	not members or associates
	n for the above-disclosed fee, I have agreed to recluding:	ender legal service for all a	spects of the bankru	ptcy
a. Ar bankruptcy;	nalysis of the debtor's financial situation, and rea	ndering advice to the debto	r in determining wh	ether to file a petition in
b. Pro	eparation and filing of any petition, schedules, st	tatements of affairs and pla	n which may be req	uired;
c. Re	epresentation of the debtor at the meeting of cred	litors and confirmation hear	ring, and any adjour	ned hearings thereof;
<b>6.</b> By agree	eement with the debtor(s), the above-disclosed fe	ee does not include the follo	owing service:	
		CERTIFICATION		
	I certify that the foregoing is a complete payment to	e statement of any agreeme	ent or arrangement f	or
	me for representation of the debtor(s) in thi			
	Date: 05/24/2016	/s/ Adam Emil Suchy		
	Date	Signature of Attorney		
		Geraci Law L.L.C		

Page 1 of 1 709031 Record #

Name of law firm

## UNITED STATES BANKAUPTEV4COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Mair 3. Personally review with the debtor and signific completed potential, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Mair 2. Inform the debtor that the debtor must be punctual and, and the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



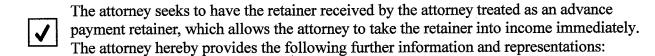
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# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Mair (d) Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney ha	s received	,\$0		
toward the flat fee, leaving a balance due of \$	4,000	; and \$	310	for expenses
leaving a balance due for the filing fee of \$	0	-		



Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main 4. In extraordinary circumstances, such as extended extended by the arings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/2/6

Signed:

Debtor(s)

Co-Debtor(s)

ttorney for the Debtor(s)

Do not sign this agreement if the amounts are blank

Filed **Geraci** 16aw Entered 05/26/16 10:30:50 Case 16-17668 Doc 1 Desc Main National Headquarters: 55 E. Monro நாளு முக்கி Chicap பூடு இத Off-766-925-1313 help@geracilaw.com

Date: 5/2/2016

Consultation Attorney: ADD

Record #: 709-031

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid operating account in payment of all outstanding fees owed by me if case is not filed. No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$\_ per month for <a>\_</a> on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:\_ My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee\_te, have it reopened./ Deidre Walker (Joint Debtor) Bryan Walker (Debtor)

Attorned for the Debtor(s) Representing Geraci Law L.L.C. Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Document Page 64 of 74

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bryan Ernest Walker and Deidre Hazel Walker / Debtors

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 05/24/2016

/s/ Bryan Ernest Walker

Bryan Ernest Walker

X Date & Sign

Dated: 05/24/2016 /s/ Deidre Hazel Walker X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Record # 709031 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

**Deidre Hazel Walker** 

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine

B 201A (Form 201A) (11/11)

# Document Page 65 of 74 In re Bryan Ernest Walker and Deidre Hazel Walker / Debtors

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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In re Bryan

Form B 201A, Notice to Consumer Debtor(s) Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/24/2016	/s/ Bryan Ernest Walker
	Bryan Ernest Walker
Dated: 05/24/2016	/s/ Deidre Hazel Walker
	Deidre Hazel Walker
Dated: 05/24/2016	/s/ Adam Emil Suchy
	Attorney: Adam Emil Suchy

709031 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2 Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Document Page 67 of 74

otor 1 Bryan	Ernet Wa	alker	Case Number (if known)	<del>-,</del>
First Name	Middle Name Last	Name		
Part 6: Answer These Questio	ns for Reporting Purposes		· · · · · · · · · · · · · · · · · · ·	
. What kind of debts do you have?	as "incurred by an indiv  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts prim money for a business of  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts	idual primarily for a personal, familiarily business debts? Busines investment or through the operativous owe that are not consumer de	s <i>debts</i> are debts that you incurred to obtain ion of the business or investment.	
7. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under administrative ex  □No. □Yes.	der Chapter 7. Go to line 18. Chapter 7. Do you estimate that a penses are paid that funds will be	fter any exempt property is excluded and available to distribute to unsecured creditors?	
8. How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
e. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 ☐ \$10,000,001-\$50 ☐ \$50,000,001-\$10 ☐ \$100,000,001-\$	0 million	billion ) billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 ☐ \$10,000,001-\$50 ☐ \$50,000,001-\$10 ☐ \$100,000,001-\$	0 million	billion D billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file under of title 11, United States Counder Chapter 7.  If no attorney represents methics document, I have obtain I request relief in accordance.	er Chapter 7, I am aware that I may ide. I understand the relief available e and I did not pay or agree to pay ned and read the notice required be with the chapter of title 11, Unite e statement, concealing property, or result in fines up to \$250,000, or in the statement of the statement.	r proceed, if eligible, under Chapter 7, 11,12, or 13 e under each chapter, and I choose to proceed  someone who is not an attorney to help me fill ou by 11 U.S.C. § 342(b).  and States Code, specified in this petition.  or obtaining money or property by fraud in connect imprisonment for up to 20 years, or both.  ***  ***  ***  **  **  **  **  **  *	<b>t</b>

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Fill in this in	formation to ide	entify your case:		
Debtor 1	Bryan	Ernet	Walker	_
	First Name	Middle Name	Last Name	
Debtor 2	Deidre	Hazel	Walker	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number	·			
(II KHOWH)		· ·		

### Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
■ No □ Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary an correct.	d schedules filed with this declaration and that they are true and
Signature of Debtor 1	Burn Wally Signature of Debtor 2
Date 5 / 6 /2016 MM / DD / YYYY	Date :5 1)6 /2016 MM / DD / YYYY

Case 16-17668 Doc 1 Filed 05/26/16 Entered 05/26/16 10:30:50 Desc Main Document Page 69 of 74

Debtor 1	Bryan	Emet	Walker	Case Number (if known)	
JUDIUI 1	First Name	Middle Name	Last Name		
		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	u ha liable or notantially li	able under or in violation of an environmental law?	
24 H	as any governmenta	ii unit notified you that you ma	y be liable or potentially li	and and of the freedom of the second	
	No.				
	Yes. Fill in the deta	ails.			
Ĺ	_ 100:1 M III 11:0 00:2		mental unit	Environmental law, if you know it Date of notice	
			- A	The state of the s	
25 H	ave you notified any	governmental unit of any rele	ase of hazardous material	?	
_		, 9			
	No.			•	
	Yes. Fill in the deta	ails.			
	_	Govern	mental unit	Environmental law, if you know it Date of notice	
				the Man Olymphyda acttlemente and orders	
26 <b>F</b>	lave you been a part	y in any judicial or administrat	live proceeding under any	environmental law? Include settlements and orders.	
	No.				
	<b>=</b>	-il-			
Į l	Yes. Fill in the det	contabatoric		Nature of the case Status of the case	
		Gount	or agency		
		***************************************			
Par	Give Details	About Your Business or Connect	ions to Any Business		
27	Mithin A wages hafare	you filed for bankruptcy, did	vou own a business or ha	ve any of the following connections to any business?	
] 21 \	vidini + years before	you mon to buildingly did	nrofession or other acti	vity, either full-time or part-time	
	A member of	a limited liability company (LL	C) or limited liability partn	ersnip (LLT)	
	A partner in a	partnership			
	An officer. dir	ector, or managing executive	of a corporation		
		at least 5% of the voting or equ		tion	
7000000	TIVII OMILEI OLG	re roade ate or are touris or ode			
	No None of the a	bove applies. Go to Part 12.			
5000000		at apply above and fill in the det	ails below for each busines	ş.	
	Tes. Check all the	at apply above and ill ill are do			
	•			1 June O lumbudo all Sunnaial	
28	Within 2 years before	e you filed for bankruptcy, did	you give a financial stater	nent to anyone about your business? Include all financial	
	institutions, creditor	s, or other parties.			
0000	No.				
	Yes. Fill in the de	tails			
0	1 es. 1 III III die de	Date is	tued .		
				•	
Par	12: Sign Below				
	<del></del>		1 1 4 27 . h	name and I declare under negative of perjury that the	
1	have read the answe	ers on this Statement of Finance	ing a false statement. CON	nents, and I declare under penalty of perjury that the cealing property, or obtaining money or property by fraud	
a	nswers are true and	correct. I understand that make	ing a raise statement, con fines up to \$250.000, or im	prisonment for up to 20 years, or both.	
II d	6 Connection with a 1 B U.S.C. §§ 152; 1341	t 1519, and 3571.	moo up to toogram, at an		
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	Date	<b>6</b> /2016	Date _	<u> </u>	
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920000000					
-	id vou attach additi.	onal nages to <i>Your Statement</i>	of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?	
	nu you auach audiu	onar pages to rour ottatement			
	■ No				
xedosiona	=				
	∐ Yes				
	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
•	,				
00000	No				
	Yes. Name of pe	rson		Attach the Bankruptcy Petition Preparer's Notice,	
***************************************	La ros. Hame or pe			Declaration, and Signature (Official Form 119).	

# DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 15. JUINT ACCOUNT HOLDERS Inducts crime amount in the account and the account of the ARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.

  The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case bankruptcy trustee if it can't be protected. The protected of the case bankruptcy trustee if it can't be protected. The protected of the case bankruptcy trustee if it can't be protected. The protected of the case bankruptcy trustee if it can't be protected.

is filed in Court AND WE HAVE TO READ, CH	ECK, & MAKE SURE OUR PETITION IS ACCU	IRA JEIU		
Dated: <u>J / / /</u> 2016	X Brown Ernest 1	raller	X Date & Sign	
. /	Bryan Erne	et Walker		
Dated 5 / 6 /2016	v M. di	Hordan	X Date & Sign	
Dated://2016	× printe	*/ // pre our		
Doidro Hazal Walker				

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bryan Ernet Walker and Deidre Hazel Walker / Debtors

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	E AND CORRECT.
Dated: 5 1 // /2016	Y Bryan Ennest July Bryan Ernet Walker	X Date & Sign
Dated: 5/6/12016	Deidre Hazel Walker	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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6. Calculate the median family income that applies to you. Follow thes	e steps:			
16a. Fill in the state in which you live.	1L			
16b. Fill in the number of people in your household.	3			
16c. Fill in the median family income for your state and size of househ To find a list of applicable median income amounts, go online usi instructions for this form. This list may also be available at the ba	ing the link specified	in the separate	. 13.	\$72,429.00
17. How do the lines compare?				
17a. Line 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disj	1 of this form, check posable Income (Off	box 1, Disposable income is no cial Form 22C-2).	ot determined under 11 t	J.S.C
17b. X ine 15b is more than line 16c. On the top of page 1 of this fo § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	rm, check box 2, <i>Di</i> able Income (Officia	posable income is determined I Form 122C-2). On line 39 of the	under 11 U.S.C. nat form, copy	
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(	b)(4)			
18. Copy your total average monthly income from line 11.			•	\$7,896.07
<ol> <li>Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(4 income, copy the amount from line 13d.</li></ol>	4) allows you to dedu	ith you, and you contend ct part of your spouse's		\$0.00 \$7,896.07 \$7,896.07
20a. Copy line 19b				x 12
Multiply by 12 (the number of months in a year).				
20b. The result is your current monthly income for the year for this				\$94,752.84
20c. Copy the median family income for your state and size of hous	ehold from line 16c.		•••••	\$72,429.00
21. How do the lines compare?				
Line 20b is less than line 20c. Unless otherwise ordered by the countries. Go to Part 4.	urt, on the top of pag	e 1 of this form, check box 3, Ti	he commitment period is	
X Line 20b is more than or equal to line 20c. Unless otherwise orders check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on th	. e top of page 1 of this form,		
Part 4: Sign Below				
By signing here, I declare under penalty of perjury that the info  Bryan Ernet Walker  Date: 5 / 12016	Daf	Deidre Hazel W	3 Llw	lo
If you checked line 17a, do NOT fill out or file Form 122C-2.	On line 20 at the	form, copy your current monthl	v income from line 14 at	oove.
	nn. Un ime 39 ni ma	LIGHTI, COPY YOUR CURSORS INCHAR	,	

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Debtor 1	Bryan	Ernet	Walker	Case Number (if known)
	First Name	Middle Name	Last Name	
Part 5:	Sign Below			
	By signing here,	I declare under penalty of perjury t	hat the information	on this statement and in any attachments is the and correct
,	+ 1610	m Errest Wa	ller	x lord Mallower
	- Company	Bryan Ernet Walker		Deidre Hazel Walker
***************************************	Date: Dated	~ //.		Date: Dated: 5/6/2016

Form B 201A, Notice to Consumer Debtor(s)

In re Bryan Ernet Walker and Deidre Hazel Walker / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated:	<u>5 1/6 1</u> 2016	Syan Ernest Willes  Bryan Ernet Walker	X Date & Sign
Dated:	5,612016	Deidre Hazel Walker	X Date & Sign
Dated:	5,16 /2016	Afterney: Adam Emil Suchy	
Record#	709031		Form B 201A, Notice to Consumer Debtor(s) Page 2 of